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## Thrift And Saving As Great Lessons Of The War.

(Literary Digest)

Writers and speakers on the warloans, and particularly their reference to the War-Savings Certificates, dwell again and again on the fact that besides industry in production, great lessons from the war will be what the country learns as to thrift and saving. Provided the lessons are well learned and remain with us as no nent benefits, a writer in The Journal of Commerce believes they will be worth all they cost. These gains from the war will be things "apart from the triumph that will be won for free government and the independence of nations." He continues:

"Many efforts are being made now to impress upon the great mass of people the importance to themselves, as well as to their country, of producing all they can of the things needed for their support and for the success of the great cause in which they are now engaged, having it applied in the most effective manner and avoiding all unnecessary waste. That will shorten the war, lessen its cost, make its result sure, and prove a source or strength for all time to come. Few have in easy times given the matter much thought or realized how much

of the possible wealth of this country for the comfort of its people has failed to be brought forth, and how much that has been produced has been wasted in the process. Two years of the discipline we are facing my be made to impress the lesson so that it will give a higher character to the people, to their own enduring satisfaction. "There are various ways of making

this lesson attractive, which is the

best way of teaching any lesson, and getting it most readily accepted. One of them is just now being presented as a real novelty in giving all the people a chance to become creditors of their country to which they have owed so much, making it their grateful debtor. The government has already obligated itself for this one fiscal year to devote nearly \$20,000,000,000 to the expense of the war and it will all have to come out of the fruits of labor and enterprise in one way or another. It will not all be expended in the one year, but it will have to be liberally added to afterward to carry out all of the work for which it is provided. The expendi-

ture is not in money, which is only

a means of gathering, exchanging, and distributing the real substance that has to be used up. It is in the things that must be used for support of armies and for all the supplies that war-operations require, while enough must be left for the support of those who are doing the work at home. Experience and observation are the greatest teachers in the practical things of life, rather than schools and books, and they are now teaching this great lesson.

"The opportunity that is to be offered the people for loaning \$20,-000,000,000 at least to their government right away, without deducting anything from its regular sources of income, is presented in the form of what are called War-Savings Certificates. This plan is not yet fully understood, as a special committee has been working it up for only a short while in co-operation with the Treasury Department, and is just completing its preparation. These certificates will run for five years and yield 4 per cent interest to the lender, and this will come off in a novel way. That is, a certificate may be obtained for \$4.12 for which \$5 will be return-

ed when it is due. This will include the interest compounded every three months and relieve the holder of all care of calculations. But it will not be necessary to pay over \$4.12 all at once. It may be furnished gradually by taking a twenty-five cent stamp per week, to be had at any postoffice and various other places of easy access until the sum is made up. There may be multiples of what is in fact a five-dollar unit up to a thousand dollars, but no more. There is another exceptional advantage in this particular loan. Not only may it be readily spread all over the country and distributed among its hundred-million and more people of all ages and conditions, but, if need be, any certificate can be disposed of at its full value with accrued interest at any time or it may be redeemed in like manner under simple rules. Plain instruction for it are to be issued. "Now there are great advantages

to this savings certificate loan. It will come out of what otherwise would not be saved, and so deduct nothing from the resources which the government or industries and business are making use of. It will draw

nothing out while turning a generous sum in for the support of the cause in which the country is engaged with its man-power and its financial power. Then it will give all of the people of the country, the families of which they are made up, men, women and growing children, a direc terest in what it is doing. It will stimulate the spirit of loyalty and patriotism and a keen interest in what is going on. It will lead to a better understanding of what is at stake and what free government means for them and for nations generally. It will not only help substantially in carrying on the war for a great purpose until that is accomplished, but it will help to insure a peace which will last and prevent the need of any such terrible sacrifice in the world again. It will help carry civilization forward and upward in a short time to an extent that it has taken centuries before. All this is in addition to the great lesson of thrift in its full and generous series, and in no narrow and selfish v It will thereby contribute to a tosperity in a kind and degree which has never been known before."

We Recommend These Stamps As a Feasible Method of Saving. Help Yourself and Your Country by Buying Some Of These Stamps At Your Earliest Opportunity.

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